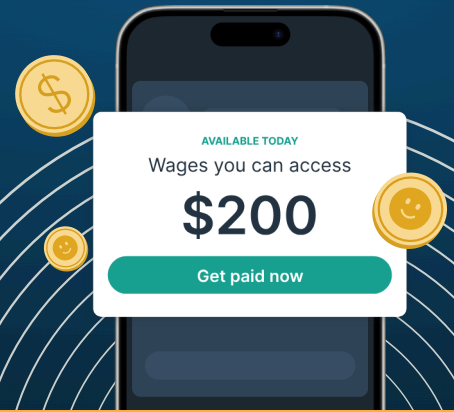




Earned Wage Access

Earned Wage Access (EWA)+ lets employees access the wages they have already earned — before payday — and help them build a better financial future for tomorrow.



Give your team access to pay between paychecks.

With ZayZoon, employees can access up to 50% of their earned wages through the app or website. ZayZoon funds every advance and handles all support, and advances are interest-free. Employees choose how they receive their funds. It's free for employers to offer and can give you an edge in recruiting and retaining your team.

HOW IT WORKS



STEP 1

Earnings are estimated from your payroll history.

ZayZoon estimates each employee's available amount from their pay history across past periods, not from hours worked in the current period. That means no daily uploads or file exchanges on your end.



STEP 2

Request a portion of your earned wages.

Your employees can request up to 50% of their net earned wages and choose how they receive the funds. Depending on the payout method they pick, it's either free or comes with a \$5 transaction fee paid by the employee.



STEP 3

Payroll runs as usual

ZayZoon funds every request upfront. On the next payroll, an automatic deduction repays ZayZoon, and it shows up on the employee's paycheck as well as in your payroll records.



Build your financial know-how.

Every employee with a ZayZoon account can access financial wellness courses, whether or not they've taken an advance. Courses cover topics like budgeting, credit, and financial planning, and they can find them right in the ZayZoon app or website.

Want to opt-in?

To offer Earned Wage Access, log in to your ProService account at login.proservice.com. You'll see the option to opt in to ZayZoon right on your homepage.

NEW PRODUCT OFFERING

Earned Wage Access

ProService has partnered with ZayZoon to offer you Earned Wage Access for your employees. This new product offering lets your team access earned wages before payday at no cost to you and without any change to your payroll process. For more information, visit

If you would like to offer this to your employees, opt-in below!

No thanks - not now

Opt-in to Turn On Earned Wage Access



Need help?

ZayZoon offers employee support through their mobile app or at support@zayzoon.com. For client support, please email partners@zayzoon.com.

MONDAY TO FRIDAY: 8 A.M. TO 8 P.M. MST
SATURDAY AND SUNDAY: 10 A.M. TO 6 P.M. MST